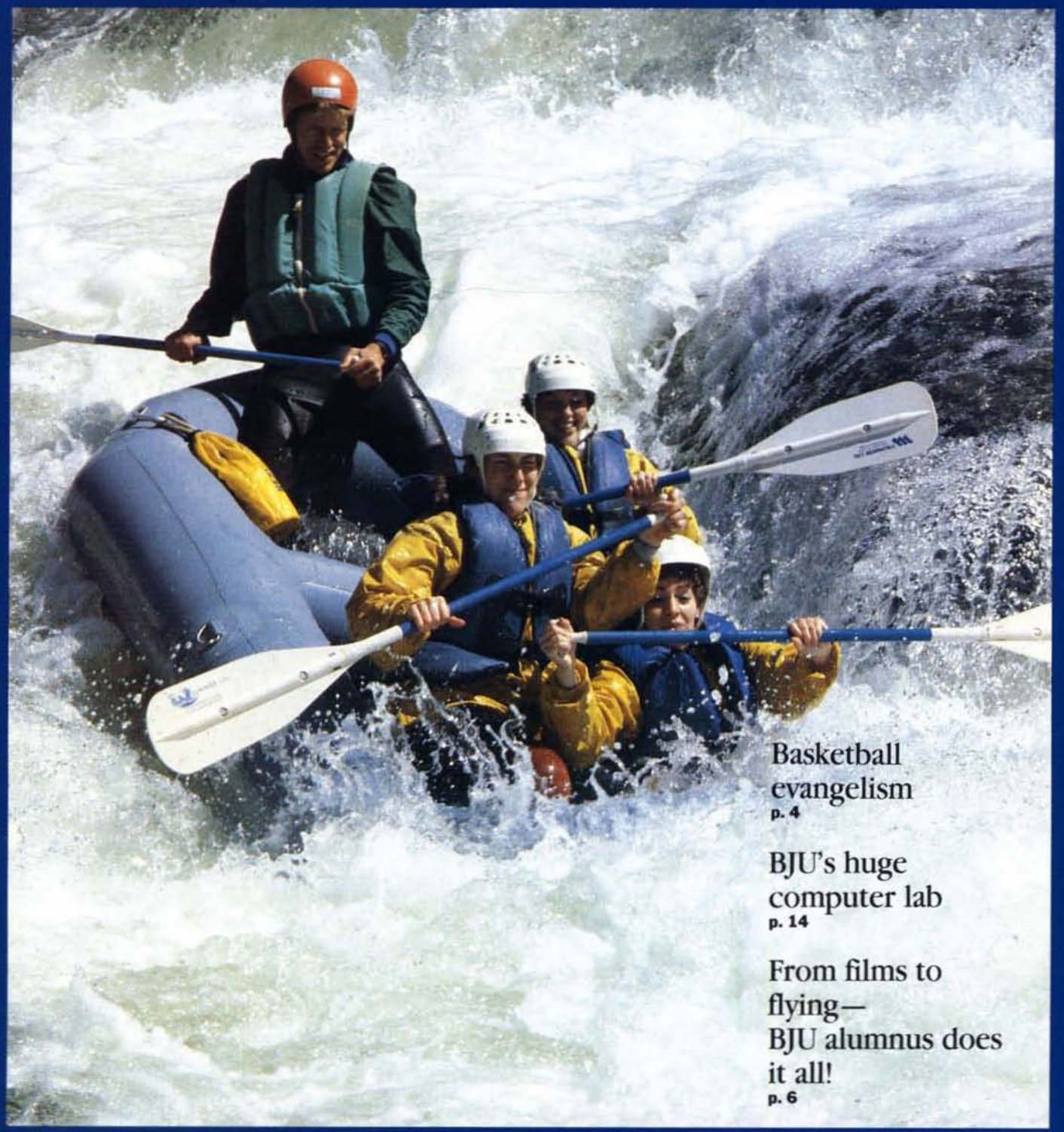
BJU REVIEW

BOB JONES *University*



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SUMMER 1986

THE PRESIDENT'S CORNER

Welcome to *BJU Review*—a publication intended to give God the praise for what He is doing through Bob Jones University.

For some time now we've felt that prospective students, our graduates, and friends would like to know more about what's going on inside the University. Also, many people have expressed an interest in getting to know our faculty, student body, and graduates more intimately. The purpose of *BJU Review* is to let you take a look inside "The Opportunity Place."

In addition to *Review*, the University is publishing several newsletters directed toward our friends with special interests. In the center of this issue of *Review*, you'll find a response envelope with a place that you can check to receive a free subscription to other publications which may interest you.

Our preacher, missionary, and evangelist friends will find the expanded version of *Backbone* to be to their liking. Each issue will have articles addressing problems facing the man of God in this age. There will also be a discussion of current theological trends. And members of our Bible faculty will be contributing practical articles of interest regularly. Profiles of choice churches and men of God will be a regular feature. *Backbone* is also for laymen who wish to keep abreast of current issues.

Christian teachers and those who work in Christian schools will want to receive *Balance*. Each issue discusses things relating to the Christian education movement and the philosophy of Christian education. New teaching materials from BJU Press will also be highlighted.

Parents of prospective students will want to receive *Perspectives* on a regular basis. Many of the questions you have regarding whether Bob Jones University is the right place for your young person will be answered in the pages of *Perspectives*. We will also answer questions which the parents of our current students ask most often.

In addition, the response form contains a place where you can write the names and addresses of friends whom you would like to have receive *BJU Review*. Remember, all these publications are available without cost. We would like to send them to you on a regular basis if you belong to one of these special interest groups.

We invite your reaction and suggestions to our new publications. Please direct your comments to my personal attention.

One final note—during this time of year, the Bob Jones University campus becomes an even more beautiful place to see. We would be delighted if you would come for a visit. Our desire is to help you become more familiar with the school in any way we can. We'll look forward to seeing you here. ■

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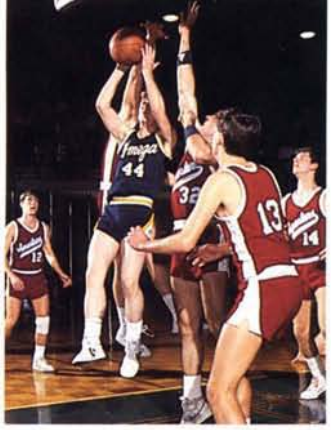
On two consecutive Saturdays, groups of BJU students ran the rapids in a thrilling whitewater adventure on the nearby Chattooga River. The seven-hour float trip also included some slow-moving water and quiet pools where the rafters could catch their breath, enjoy a shore lunch and Christian fellowship, and reflect on the power and beauty of God's creation.

Eighty BJU students entered the Jubilee Parade celebrating Greenville County's Bicentennial. BJU won the trophy for the best student entry.

BASKETBALL EVANGELISM

Mark Kittrell turned down sports scholarships to do that which pleased his Lord



Rev. That's what Mark Kittrell's basketball teammates at Warren Central High in Indianapolis used to call him. But Mark didn't mind—he knew that term was one of respect, not ridicule. The respect Mark commanded had been earned on the court by his selection to the All-Sectional, All-Regional, and Indiana Junior Olympic teams as well as in the classroom where he maintained a straight-A average.

Mark, a senior Bible major at BJU, is the fifth of nine children. His dad, the Reverend Charlie Kittrell, has pastored the Cross Roads Baptist Temple in Indianapolis for 28 years. His mother, Evelyn, still works to help support their large family.

Mark's father attended Wake Forest University on a football scholarship but transferred to BJU when the Lord called him to the ministry, and Mark says that his family has always been sports-oriented. "My dad coached baseball and football teams when I was young. He saw that we had the proper spiritual emphasis, and a number of boys were saved on the teams he coached," Mark says.

As an all-round athlete, Mark played football, baseball, basketball, and track. But his real love was basketball. He practiced six to eight hours a day, with the goal of becoming a professional basketball player.

Toward the end of his freshman year in high school, Mark broke his pelvis. While he was recovering, the Lord spoke to him about preaching. From that time, doing God's will became the top priority in Mark's life. He began to preach at the Indianapolis city jail every Sunday. He dropped football and baseball, and witnessing to his teammates became his goal in basketball. He was allowed to lead in prayer before every game, and he saw several teammates come to know the Lord.

When the honors came in Mark's senior year, so did the basketball scholarship offers from several major colleges. Mark was also offered academic scholarships at two Ivy League colleges (he graduated third in a class of 840 students). The scholarships were a temptation because three older children were already enrolled at BJU. "I could go four years and get a degree, and my parents wouldn't have to pay a cent," Mark says. "But the Lord said, 'Mark, four years from now, after you've gotten an education, you still won't have started on what I want you to do.' " Mark's decision to attend BJU made a profound impression on his coach—an impression which would later bear fruit.

During his freshman year at BJU, Mark became even more burdened for his former teammates and coach. When he went home for Christmas, Mark was allowed to speak to the team about life, about basketball, about their studies, about going to college, and about their souls—a practice he has continued every Christmas. After his freshman year, Mark was able to lead his coach and the coach's family to the Lord, and over the years he has won 15 or 20 players to Christ during his talks at Christmas. For his soulwinning efforts, Mark was recently awarded the University's Sower Award by Dr. Bob Jones III.

Mark's ministry, however, isn't limited to his hometown. He uses his basketball skills as an evangelistic tool at a Greenville boys' club, and he teaches a new converts class at Hampton Park Baptist Church. Last summer he traveled with the Minutemen Evangelistic Team, and this summer he will lead a second Minutemen Team. Mark has also served as society chaplain, and he now works as a hall leader and serves as president of the ministerial class while maintaining an A academic average.

Next fall Mark will return to BJU as a graduate assistant and dorm counselor while he works on a master's degree. After his graduate work, Mark plans to serve in a local church as a pastor or youth pastor. "Bob Jones University has given me opportunities I couldn't have had at any other college," Mark says. "I have never regretted my decision to come here."

For more information on Bible or any of our more than 70 exciting major programs, call 1-800-BJ-AND-ME. ■

ON A PRAYER AND A WING

This high-flying businessman's real work is the Lord's!

"A year ago if you had told me I'd be sitting here, I would have said, 'No way!' " BJU alumnus Larry Jackson is president of J-D Holding Co., which owns Jackson-Dawson Communications in Dearborn, Michigan. But last year J-D Holding bought Cornerstone Aviation in Greenville, South Carolina, and Jackson moved to Greenville to run the new business. How did he go from audio-visual communications to aviation? "It's all the Lord's doing," he replies.

Larry grew up on the BJU campus, where his parents still work. He attended Bob Jones Academy and Bob Jones University, earning bachelor's (1968) and master's (1971) degrees in cinema. Larry then spent two years in the Army using his abilities to produce training films. After his time in the Army, he worked for a production company in Jacksonville, Florida, and then moved to Detroit to work for the Ford Motor Co. After two years, Larry went to work for Bell and Howell, where he became vice president of the Ford account group, doing most of Ford's audio-visual work. Then in 1980 he formed a new company—Jackson-Dawson Communications—with another BJ graduate.

"We started out when the prime interest rate was 21 percent," Larry says. "The banks told us we were crazy. But within three weeks the Lord sent us an account with American Motors.

"We felt like the Lord was setting us up in business to fund what we do on the religious side. We do audio-visual seminars for mission boards on how to do a deputation A/V program at the board's candidate schools. We just finished a film for Real Life Ministries, and we did one on a hospital over in Bangladesh. That's the exciting part of our work. To raise the money for films, these organizations would have to divert money that could better be used for missionaries. Therefore we use our corporate profits to help fund these films for people who normally couldn't afford them."

Larry's wife Betty is also a BJ grad. After teaching for many years, she became the bookkeeper for Larry's company. "She's the brains of this outfit," Larry says with a grin. Their three children are enrolled in Bob Jones Academy and Bob Jones Elementary School. The Jacksons are active members of Southside Baptist Church in Greenville, pastored by Dr. Walt Handford.

"Cornerstone was simply a diversification for us," Larry says. "I had a lot of interest in this area, since I have been flying for about ten years. That's how we got into aviation. We want to continue our diversification because we want to do a lot more than be a service company for religious organizations. We would like to start producing our own films. The company has been growing so fast that we just haven't yet had the time. Our success is directly related to what the Lord had for us. It's nothing that we have done.

"I feel the Lord has placed us in a position like this in the business world to reach people whom a pastor would have difficulty reaching. We have clients in Detroit who come into our office because they just enjoy being around our people. We have become a haven from the pressures of the world, and that gives us an opportunity for witnessing. That's the exciting part.

"I wasn't a 'preacher boy,' and yet I got practical Christian training at BJU that helps me in my everyday environment. It's that kind of practical training along with what we learned in the classroom that makes an education at BJU so special." ■

Campus News

THANKS FOR YOUR SUPPORT

Those of you who have visited the BJU campus know that Pleasantburg Drive, an extremely busy six-lane highway, is located behind the women's dormitories. Because many students cross the highway each day, particularly during the evening rush hour, the University is building a bridge over the highway so students may cross safely.

According to Larry Killian, director of plant operations, the bridge will span 100 feet and will be 18 feet above the highway. Enclosed in protective fencing, it will be about nine feet wide and will have stair towers at each end. The cost for the bridge is approximately $125,000. Since the Lord has graciously provided the money, construction has already begun. We extend our thanks to the many friends and supporters of Bob Jones University who have given to make it possible. ■

DEBATE TEAM A WINNER

A BJU debate team won first place in a debate tournament at Furman University. BJU defeated the University of South Carolina (ranked in the top ten in the nation) in the quarterfinals, the University of North Carolina at Charlotte in the semifinals, and Tennessee Temple University in the finals. Jim Lehman of Pickens, South Carolina, and Gene Ruiz of Independence, Missouri, made up the winning team.

A week later in a debate at Ohio University, four teams from BJU advanced to the quarterfinals, with the Lehman-Ruiz team again winning first place.

BJU competes in about ten debate tournaments a year and usually takes four or five teams to each tournament. Over the past few years teams have competed in tournaments in Ohio, Pennsylvania, West Virgina, Virginia, Louisiana, Kentucky, and California as well as in South Carolina and surrounding states. In the final ranking of more than 250 colleges which competed in Cross Examination Debate Association-sanctioned tournaments in 1985, BJU finished 11th. ■

STUDENTS LOVE DISCOVERY PLACE

Two bus loads of BJU students recently enjoyed a Saturday trip to Discovery Place, a hands-on science and technology museum, in Charlotte, North Carolina.

Students enjoyed seeing the museum's tropical rain forest, with cascading waterfalls and exotic birds, along with the many aquariums and the tidal Ocean Pool. Among many other things they saw were films shown on a giant two-story screen; the Michael Faraday Show, a program about electricity; and the Piedmont Natural Gas Hearth's program exploring the mysteries of chemistry. ■

Campus Events

VACATION AT BJU THIS SUMMER AND ATTEND THE WORLD CONGRESS OF FUNDAMENTALISTS

Looking for a different kind of vacation opportunity? Plan to attend the World Congress of Fundamentalists being held on the BJU campus August 4-8.

The World Congress isn't just for preachers. There will be workshops for Christian educators, musicians, laymen, women, and young people. Families staying in the University's air-conditioned dormitories may send their children to the nursery (infants through K-5) or day camps (grades 1-8).

Young people in grades 9-12 will have their own morning prayer service and choir sessions. There will be panel discussions and

SUMMER CAMPS OFFER SOMETHING FOR EVERYONE

Summer at Bob Jones University signals the beginning of a full series of camping programs. Camps range from general family camp to highly specialized, skill-development sessions for youth. Each camp program is conducted by experienced, competent instructors and concerned, qualified counselors.

June 9-August 1
Basketball, Volleyball, and Soccer: to learn skills and build confidence, emphasizing the importance of Christian sportsmanship. All three camps have small groups, proficient coaches, and access to the University's extensive athletic facilites.

June 16-20; 23-27
Computer Science: introduction to computer history, hardware and software, graphics, games, and career opportunities. Hands-on experience in creating a program. All campers receive a certificate of participation.

June 16-20; 23-27; June 30-July 4
Horsemanship: instruction in riding, tack, grooming, health, feeding, training, and breaking. Features a gymkhana, an overnight camp-out, and a "Shodeo" where certificates are awarded for each level achieved. No experience necessary.

June 28-July 5
Peace-full Vacation: this one is for everybody! Families and singles. Wide range of recreational activities and valuable seminars. Crafts, entertainment, tours, and Bible studies. The 4th of July schedule includes games, a band concert, and a picnic.

July 7-11; 14-18
Music: intensive music training, individualized instruction, and participation in a concert with the Symphony Orchestra and Camp Chorus. Awards presented to outstanding musicians. Certificates to each participant.

seminars on topics of interest to teens as well as times of "inspiration and perspiration" with a Minutemen Team. Evening sessions will include "fun time" and outstanding youth speakers—the Reverend Les Ollila, the Reverend Frank Hamrick, Dr. Bob Wood, and Dr. Ken Hay (with the Wilds camp staff).

There will also be free-time activities for everyone, such as swimming, volleyball, basketball, tennis, handball, and soccer. So plan on bringing the whole family to BJU for the World Congress. For further information, contact the World Congress of Fundamentalists, Box 34555, Greenville, South Carolina 29614 or call (803) 242-5100, extension 3130. But hurry—the deadline for reservations is July 11. ■

July 7-11
Speech: wide variety, private lessons, debate clinics, and auditions for a play to be presented at the end of the week. Improves skills and builds experience.

All campers, young and old, day and dorm, have access to the University athletic facilities: tennis courts, game fields, gym, and swimming pool. The University has designed many special programs and events specifically for the enjoyment and instruction of the campers. Contact the Reservations Secretary, Bob Jones University, Greenville, SC 29614 for brochures and further details. ■

PERSPECTIVES FOR PARENTS

You've made a big decision—you're sending your child away to college! As a parent, you've been concerned that your child develop his full potential. You've worked to help him grow mentally, socially, emotionally, and physically. Through his life you've sought to provide him with opportunities and experiences to "stretch" him. You've let him be away from home—at camp, with relatives, on trips with the youth group. And so it's been one stretching after another. And now your child is off to college for additional stretching and to take advantage of a tremendous vocational training opportunity.

In choosing a college, however, you want a place that will strengthen his spiritual life—a place that will provide an environment to saturate him with the ways and will of God. Choosing to send your child to Bob Jones University is an important step in his development.

You see, your child will crystallize his philosophy of life during his college years. You may have given him the foundation for a godly perspective of life, but it will not be crystallized until his young adult years when he is forced to use it under pressure. But the wrong kind of pressure in the wrong environment can be devastating. If you've seen state colleges recently, you probably were appalled at the environment. It saturates the student body with a "do as you please, live like there is no tomorrow" atmosphere.

Bob Jones University is a *special place* prepared by God for your child's continued training. It seeks to apply the *right kind* of pressure through its spiritual, academic, and disciplinary standards in the right environment—one where God is sought and where warm support from spiritual teachers and friends is given.

Some have called this concept a "hot house" approach. They're right! A proper spiritual temperature is maintained, and proper nourishment and care are provided until the young plant becomes hardy enough to survive alone, and in the case of the Christian student, until his philosophy of life is crystallized.

This was the approach Moses took in preparing the children of Israel to enter the pagan, affluent culture of Canaan. He encouraged the fathers and leaders to provide an environment which was saturated with the ways and will of God lest their children "forget the Lord" (see Deuteronomy 6:5-15).

You can "rest easy" while your child is at Bob Jones University. That doesn't mean that he won't have pressures and won't need your prayers, but you can be assured that he'll be given a Biblical perspective and that there will be many around him to support him when academic, financial, or social pressures mount. The results, by God's grace, will be those you have been seeking all along—the development of his natural abilities along with proper spiritual values. ■

RIGHT DOWN WHERE YOU LIVE!

The Bible comes alive at the hands of Dr. Hand

"Hey," one student whispers to another as the class is about to begin, "what's with the football? I thought this was Bible class."

"I don't know," comes the response, "but he's got pancakes up there too!"

These students will soon stop being surprised at such things, especially if they take more courses with Dr. Richard Hand. Pancakes, footballs, baking pans, pacifiers, and pitchers of water—all have been used to illustrate some lecture point. Dr. Hand attributes many of his teaching methods to the influence of Dr. Wendell Heller, his former pastor at Colonial Hills Baptist Church in Indianapolis, who always stressed that teaching must be concrete and clear.

Dr. Richard Hand has become well known at BJU for the practical value of his lectures. He teaches a variety of education and Bible courses, ranging from those on specific books of the Bible to graduate-level school law. Mark Clements, a graduate student who has taken several of those courses, reacts typically: "Dr. Hand trys to make everything he teaches come down to where you live. He's tremendous." Dr. Hand just says that he accepts "the obligation to keep the student attentive, as much as possible."

With a double education major in English and Social Studies from Purdue University, Dr. Hand taught four years in a public high school before returning to graduate school at Indiana University to study law. While in law school, he worked as a legal research analyst for the Indiana General Assembly. Through an internship program, Dr. Hand was already serving as a prosecuting attorney during his last year of school.

After graduating with a Doctor of Law degree, he spent over two years as a lawyer for Blue Cross-Blue Shield, and he also served as Township Chairman in his hometown. Dr. Hand then spent five years in the full-time ministry of founding and serving as administrator of Colonial Christian School.

In 1981, the Lord led the Hand family—Dr. Hand, his wife Lois, and four children: Katie, Trisha, Brian, and Matthew—to their present ministry at BJU. In addition to the regular classes he now teaches, Dr. Hand volunteers to teach non-credit evening courses, as well as the faculty/staff adult Sunday school class. The Hands are members of Hampton Park Baptist Church in Greenville.

Like any well-reared Hoosier, Dr. Hand enjoys basketball and plays in the BJU faculty league. He also enjoys the fact that his kids are old enough now to "learn what basketball is all about."

Dr. Hand's favorite pastime, however, is Bible study. "I like to do Bible research. That's just fun," he says. Dr. Hand will usually study about eight hours to prepare a single Sunday school lesson. The analytical training he received in law school serves him well as he searches the Scriptures.

Dr. Hand firmly believes that a person in the Lord's work must serve wholeheartedly, whether it's teaching or anything else. According to Dr. Hand, "The parable of the talents doesn't just say, 'Use a gift.' It says, 'Use it all—use it *fully*.' " And if that means using footballs and pancakes to make his teaching more interesting, that's just what Dr. Hand will do. ■

IN THE SPOTLIGHT: NURSING

This nursing student has a job waiting for her after graduation

It's 5:30 a.m. While most of the campus still sleeps peacefully, many BJU nursing students are already up, preparing for a day of clinical work. Kelli Conradson of North Miami Beach, Florida, is presently doing her senior nursing practicum. She goes through this early morning routine four times a week.

"We get to the hospital by 7 o'clock to attend the briefing session with the staff nurses who are coming on the 7 a.m. shift," Kelli says. After that, each student plunges into a day of nursing practice, supervised by her "preceptor," a staff nurse. The students take blood pressures, give injections and medications, help with therapy, assist patients in moving around—in short, perform a regular nursing job. "In your practicum you have five or six patients you're personally responsible for," Kelli says. "You're responsible to their doctor, to their family—everything."

Kelli, having chosen obstetrics as her field of specialty, spends most of her eight-hour shifts either in the delivery room or caring for moms and babies. "It's exciting to be able to use what I've been learning for four years! As soon as you start clinical practice in your sophomore year, you start actually doing the things you've been taught to do." The staff nurses quiz students on what they're doing and why. The more knowledge a student demonstrates, the less closely she'll be supervised.

"I've gone through clinical work in the emergency room, intensive care, the operating room, recovery, obstetrics, psychiatric, and community health." For each division of clinical practice, Kelli had to take a classroom course on the same subject. "That's what gives you the necessary balance between clinical practice and theory."

On non-clinical days, Kelli has patient-care plans to complete, classes to attend, and lab work to do. The third floor of the nursing classroom building is a simulated hospital. Complete with "dummies" in the beds, this "hospital" is where students learn nursing work.

Kelli has still made time in her busy schedule for extracurricular activities. She's a society officer, a cheerleader, and a prayer captain and has played sports, served as a dormitory nurse, and helped pay her school bills by working at Barge Memorial, the 70-bed campus hospital. Kelli feels her activities have been important to her education. "They have given me a broader, more effective base for relating to patients—they make me a caring person, not just a uniform."

Now nearing completion of the requirements for her B.S.N., Kelli has a job waiting for her in the intensive care unit at a nearby hospital. She is delighted with BJU's nursing program. "There's excellent variety in the classes. You learn science, Bible, communication skills, administrative leadership—everything balances with your clinical work so well. If God has called you to nursing, you're not going to find a better program than what we have here at BJU." ■

COME IN FOR A BYTE!

Forty-eight micros and a mainframe keep students on the leading edge of high tech

Scott Yokim and Brian Burch, both freshmen who live here in Greenville, are hard at work on Thursday afternoon in the BJU Computer Lab, located in a large room in the Mack Library. But they aren't working on classroom projects at the moment. Instead, as work scholarship students, their job is to help other students with problems.

Brian, who works about five hours a week, is a computer science major, while Scott is a math major who works eight to ten hours a week. How do they like their jobs?

"We love it," Brian says. "Working here is a big help toward paying my school bills too," Scott adds.

While Brian assists a student with a question, Scott talks about the lab.

"The lab is here so students can get hands-on experience for what they learn in the classroom. We have 24 IBM personal computers, each with 640K of memory; 24 Apple Macintosh computers upgraded to 1-megabyte of memory; and 22 terminals tied to a Burroughs 6810 mainframe. Plus there are a dozen printers in the lab. That's a lot of responsibility.

"We have all the latest software for the Apples and the IBMs—word processors like Wordstar 2000 and Microsoft Word, as well as integrated programs like Lotus 1 2 3, which combine a word processor, database, and spreadsheet all in one. And soon we're getting Symphony, a new integrated program that's becoming popular in the business world. The Burroughs terminals are for larger applications, like compiling and testing database programs."

Along one wall are shelves holding all the manuals for the hardware and software. A chalkboard in the corner of the room is filled with "computerese." "That's used when classes come up here," Scott explains as Brian rejoins him.

"There's also a word processing lab for business students over in the Alumni building with eight IBMs. One of them is an XT with a 20-megabyte hard disk," Brian says. "The printers over there are different from these. They have Diablo letter-quality printers since that's what's being used in business. The science building has computers too, but all the other departments still use this lab."

"That's right," Scott agrees. "Nursing, education, science, business, and even home ec majors use the lab. In fact, around 700 students are using the lab in any semester."

"Tuesday night is the most hectic time to work up here," Brian says, "because programs are due in class on Wednesday. There may be 40 students here, and at times it seems like they all have their hands raised at once with a question or a problem. But we don't mind. Out of the 15 or 16 work scholarship students who work here in the lab, we volunteered for Tuesday nights. If you've ever taught Sunday school, you know that the teacher is the one who learns the most."

"Yep," Scott adds. "And that's the way we like it." ■

COLLEGE FINANCING TIPS

Roy A. Barton Jr.
Director of Financial Affairs

Will college be affordable to her in the year 2000?

This young lady is my first granddaughter. The question posed became very personal to me as I pondered the increasing problems of Christian parents in financing their children's education at BJU.

I establish the annual room, board, and tuition costs for Bob Jones University. Assuming a six percent inflation rate from now until the year 2000, tuition which was $2340 for the 1985-86 school year will be $5605 in the year 2000. Room, board, and tuition which was $4896 for the 1985-86 school year will be $11,734 in the year 2000—a 140 percent increase! Using the same criterion, Melanie's four-year cost for tuition at Bob Jones University when she enrolls in the year 2000 will be $24,518, and the four-year cost if she lives in the dormitory will be $51,331!

The problem compounds itself rapidly when Melanie has a brother or sister added to the family. Will Melanie's parents be able to afford to place her in Bob Jones University in the year 2000? What can I, as a grandparent, do to help? What can you do to help your children or grandchildren?

One answer is to invest in zero coupon treasury bonds. A zero coupon bond is a bond purchased at a *fraction* of the face amount of the bond. Yet it will be redeemed at maturity for the *full* face amount of the bond. It is referred to as a zero coupon bond because you receive no annual interest payments. Over time, the interest accumulates within the bond. By investing even small sums in zero coupon bonds now, you can build funds for your children's or grandchildren's college years.

For instance, at the date of this writing, a $269.37 investment in a zero coupon bond will grow to $1000 face value in 15 years. The deeply discounted prices of zero coupon bonds enable you to double, triple, or even quadruple your money if you hold them to maturity.

Zero coupon bonds offer many other advantages. They earn interest at a rate competitive with other bonds having a similar rating and maturity. You lock in a high rate of interest when you buy the bond, and you don't have to worry about reinvesting the interest payments.

Zero coupons bonds are available in maturities of from one to 25 years. With careful planning, the bonds will mature when you need them. But if you need the money for an emergency before the bonds mature, there is an active secondary market where the bonds can be sold. (Prevailing market conditions as well as supply and demand will determine actual prices.) And they are safe, backed by law by the "full faith and credit" of the United States government.

Your money placed in the child's name as provided by the Uniform Gift to Minors Act will be taxed at the child's low, or zero percent, tax rate. (This is a general guideline, so you should consult your tax advisor for specific guidance.)

I want Melanie to have the same opportunity of a Christian education at Bob Jones University that I had and that her mother and dad had. I'm sure you'll want the same for your children and grandchildren. By investing in zero coupon treasury bonds now, you can build funds for your children's or grandchildren's college years. Zero coupon bonds are available through any reputable brokerage house. ■

"I wish we could find a good music graduate who could handle both our school and church music programs."

"Why not take a look at Bob Jones music grads. They're doing a great job in some of the most outstanding churches and Christian schools I know."

If music is in your future, consider tuning your skills in the Music program at Bob Jones University. You can study church music, music teaching, piano, organ, or any orchestral instrument. You'll work with a nationally recognized Christian faculty and get the individual attention you need to realize your fullest potential. (There is no additional charge for private lessons.)

Best of all, you can study in a place that reverences the God who created all things beautiful, enjoying the timeless musical and Biblical values that are supported in every part of the curriculum. To tune in on music or any of our 70 major programs, call today.

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Stands without apology for the "old-time religion" and the absolute authority of the Bible.

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